



Order Filed on April 6, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for the Secured Creditor

U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3

In Re:

Patricia Russell-Chapman aka Patricia R Chapman,

Debtor.

Case No.: 21-13934 JNP

Adv. No.:

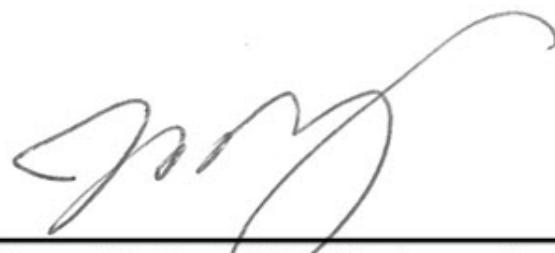
Hearing Date: 3/14/2023 @ 11:00 a.m..

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: April 6, 2023**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Patricia Russell-Chapman aka Patricia R Chapman

Case No: 21-13934 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3, Denise Carlon appearing, upon a certification of default as to real property located at 5918 Maple Drive, Mays Landing, NJ, 08330, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joel R. Spivack, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 9, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for regular monthly payments due September 1, 2022 through March 1, 2023 as well as prior Agreed Order payments for the months of September 2022 through February 2023 for a total post-petition default of \$14,770.00 (7 @ \$1,641.07; 5 @ \$913.89; 1 @ \$913.95, less suspense balance of \$2,200.89)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$14,770.00 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2023, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$2000.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.